NWFA-127611114 SERFF Tracking Number: State: Arkansas Filing Company: Nationwide Life Insurance Company State Tracking Number: 49704

Company Tracking Number: VAA-0125AO.1

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Informational Filing - Order Entry Filing 2011 Product Name:

Project Name/Number:

## Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Informational Filing - Order SERFF Tr Num: NWFA-127611114 State: Arkansas

Entry Filing 2011

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Accepted State Tr Num: 49704

Variable For Informational Purposes

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: VAA-0125AO.1 State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird

> Authors: Angela D. Cox, Jenny Christiansen, Grace Holland,

> > Leonja Merritt, Darcy L. Spangler,

Melanie Davis

Date Submitted: 09/02/2011 Disposition Status: Accepted For

Submitted By: Melanie Davis

Disposition Date: 09/08/2011

Informational Purposes Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

**Project Name:** Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile: Requested Filing Mode: Informational **Domicile Status Comments:** 

Explanation for Combination/Other: Market Type:

Submission Type: New Submission Overall Rate Impact:

Filing Status Changed: 09/08/2011 State Status Changed: 09/08/2011

Created By: Melanie Davis

Deemer Date:

Corresponding Filing Tracking Number: VAA-0101AO.9

Filing Description:

RE: Nationwide Life Insurance Company

NAIC # 66869 FEIN 31-4156830 NAIC Group # 140

Individual Flexible Purchase Payment Variable Deferred Annuity Application Filing

**Order Entry Applications** 

Company Tracking Number: VAA-0125AO.1

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Informational Filing - Order Entry Filing 2011

Project Name/Number:

Application VAA-0125AO.1 Application VAA-0136AO

Nationwide wishes to inform the Department of a clerical error.

The first replacement question in previously approved Applications VAA-0125AO.1 and VAA-0136AO under the Primary Registered Representative Information section was misstated. We have revised the Applications to state the following:

The current Primary Registered Representative Information states: PRIMARY REGISTERED REPRESENTATIVE INFORMATION Yes No Do you have existing life insurance or annuity contracts?

The revised Primary Registered Representative Information states: PRIMARY REGISTERED REPRESENTATIVE INFORMATION

Yes No Are you aware of any existing annuities or insurance owned by the applicant?

Applications VAA-0125AO.1 and VAA-0136AO were approved by the Department on July 7, 2011 (SERFF Tracking Number - NWFA-127289152). The revised Applications are included in this informational filing. Nationwide certifies no other changes were made to the Applications and the Applications have not been issued.

#### Other Information

Nationwide certifies that, to the best of its knowledge and belief, the applications submitted comply with all of the laws and regulations of your state.

Nationwide's printers use various fonts and layouts; therefore, Nationwide reserves the right to format the pages of these forms to conform to the printer's requirements. No change in language will occur, only a possible page break or page renumbering.

Thank you for your consideration in reviewing this informational filing.

# **Company and Contact**

### **Filing Contact Information**

Melanie Davis, Specialist, Corporate

davism98@nationwide.com

Compliance

Company Tracking Number: VAA-0125AO.1

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Informational Filing - Order Entry Filing 2011

Project Name/Number:

1 Nationwide Plaza, 1-33-102 800-691-0023 [Phone] 9-4701 [Ext]

Columbus, OH 43215 614-249-2112 [FAX]

**Filing Company Information** 

Nationwide Life Insurance Company CoCode: 66869 State of Domicile: Ohio

PO Box 182455 Group Code: 140 Company Type: 1-33-102 Group Name: State ID Number:

Columbus, OH 43272-8921 FEIN Number: 31-4156830

(800) 691-0023 ext. [Phone]

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## Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: 1 form \* \$50/form = \$50.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

 Nationwide Life Insurance Company
 \$50.00
 09/02/2011
 51237427

 Nationwide Life Insurance Company
 \$50.00
 09/06/2011
 51259900

Company Tracking Number: VAA-0125AO.1

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Informational Filing - Order Entry Filing 2011

Project Name/Number:

# **Correspondence Summary**

## **Dispositions**

Status	Created By	Created On	Date Submitted
Accepted F	For Linda Bird	09/08/2011	09/08/2011
Information	nal		
Purposes			

Company Tracking Number: VAA-0125AO.1

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Informational Filing - Order Entry Filing 2011

Project Name/Number: /

# **Disposition**

Disposition Date: 09/08/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: VAA-0125AO.1

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Informational Filing - Order Entry Filing 2011

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Application		Yes
Form	Application		Yes

Company Tracking Number: VAA-0125AO.1

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Informational Filing - Order Entry Filing 2011

Project Name/Number: /

## Form Schedule

Lead Form Number: VAA-0125AO.1

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
	VAA-	Application/Application	Initial			VAA-
	0125AO.1	Enrollment				0125AO.1.pdf
		Form				
	VAA-	Application/Application	Initial			VAA-
	0136AO	Enrollment				0136AO.pdf
		Form				

#### NATIONWIDE LIFE INSURANCE COMPANY

**Application** 

[P.O. Box 1234, Columbus, OH 43215-1234] [1-800-321-9332]

[Individual Flexible Purchase Payment Variable Deferred Annuity]

[Non-Qualified]

1234 Any Street Anyplace, Anystate 12345-6789

1234 Any Street Anyplace, Anystate 12345-6789

Address: 1234 Any Street Anyplace, Anystate 12345-6789

Please verify that the information is correct and carefully read and sign where indicated.

[DC, IA, IL, MA, NH, NJ, NV, and WA:] The Federal Defense of Marriage Act states that neither civil union partners, domestic partners, nor same gender married couples are considered married under federal law. Therefore the favorable tax treatment provided by federal tax law to a surviving spouse is NOT available to a surviving civil union partner, surviving domestic partner, or the surviving spouse of a same gender married couple. For information regarding federal tax laws please consult a tax advisor.

#### **CONTRACT INFORMATION**

[Nationwide Destination B] **Product Name:** 

**Initial Purchase Payment:** [Source of Initial Purchase Payment: [Wire, Check ,IRA]] [\$5,000]

**Annuitant Information** 

Birth Date: January 1, 1965

Male]

**Co-Annuitant Information** 

Female

Birth Date:June 1, 1965

Birth Date: June 1, 1965

Female

John A. Doe

123-45-6789

Jane B. Doe

987-65-4321

Contingent Annuitant Information

Julie B. Doe

987-65-4321

[Name:

Gender:

Name:

SSN:

Gender:

Name:

SSN:

Address:

Gender:

SSN:

Address:

**Contract Owner Information** 

[Name: John A. Doe

Address: 1234 Any Street Anyplace, Anystate 12345-6789

123-45-6789 SSN: Birth Date: January 1, 1965

Gender: Male]

**Joint Owner Information** Jane B. Doe Name:

Address: 1234 Any Street Anyplace, Anystate 12345-6789

SSN: 987-65-4321 Birth Date:June 1, 1965 Gender: Female

Contingent Owner Information

Julie B. Doe Name:

Address: 1234 Any Street Anyplace, Anystate 12345-6789

SSN: 987-65-4321 Birth Date: June 1, 1965 Gender: Female

**Beneficiaries** 

<u>Name</u> <u>SSN</u> **Birth Date** Primary or Contingent [Cam A. Doe] [123-45-6789] [January 1, 2000] [Primary] [November 1, 2005] [Cayla B. Doe] [987-65-4321] [Primary] [Asia B. Doe] [654-12-3789] [May 11, 1989]

Relationship to Percentage Allocation Annuitant [Brother] [50%] [50%] [Sister] [Contingent] [100%] [Sister]

**Contract Options Elected** [Standard Death Benefit

Beneficiary Protector II

3% Extra Value

5-Year CDSC]

### **Initial Purchase Payment Allocation**

Please note: The underlying investment options listed on this application are only available in variable annuity insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly.

GVIT EMERGING MARKETS	25%
JP MORGAN GVIT BALANCED I	25%
FID VIP OVERSEAS PORT SC	25%
AM CEN VIP VALUE I	25%

VAA-0125AO.1 1 (Standard) (09/2011)

<b>Administrative</b>	Services	[None]
		=

Asset Rebalancing – Only the variable portion of the allocal Frequency: [ Monthly] [ Quarterly] [ Sen	
Dollar Cost Averaging (DCA) – DCA Program Elected:	<u> </u>
[	
[ ☐ Interest Averaging Monthly] [ ☐ Standard Fixed Account Monthly: Dollar Amount \$ [	11

### **Disclosures**

Notice to AK Residents Only: The Contract and this application form, including any elected options and/or endorsements, is the entire agreement between Nationwide and the Contract Owner. Statements in the Contract and application are representations and not warranties.

#### NOTICE TO MN, ND, SC AND SD RESIDENTS ONLY:

Annuity payments, death benefits, surrender values, and other Contract values provided by this Contract, when based on the investment experience of a separate account, may increase or decrease in accordance with the fluctuations in the net investment factor and are not guaranteed as to fixed-dollar amount, unless otherwise specified.

Additionally, any benefits, values or payments based on performance of the underlying investment options may vary and are NOT guaranteed by Nationwide Life Insurance Company, any other insurance company, by the U.S. Government, or any State Government. They are NOT federally insured by the FDIC, the Federal Reserve Board or any agency Federal or State.

NOTICE TO AR, CO, KY, ME, NM, OH AND TN RESIDENTS ONLY: Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.

NOTICE TO MN RESIDENTS ONLY: This Contract is not protected by the Minnesota Life and Health Insurance Guaranty Association or the Minnesota Insurance Guaranty Association. In the case of insolvency, payment of claims is not guaranteed. Only the assets of the Insurer will be available to pay your claim.

NOTICE TO MD RESIDENTS ONLY: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO DC RESIDENTS ONLY: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Notice to OK Residents Only: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Notice to LA and RI Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to WA Residents Only: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Notice to MA Residents Only: You must complete the application approved for use in Massachusetts and you must be issued a Massachusetts approved contract.

Notice to PR Residents Only: Any person who knowingly, or with the intention to defraud, includes false information in an application for insurance, or files, assists or abets in the filing of a fraudulent claim to obtain payment for a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony. If found guilty, said person shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If extenuating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

**NOTICE TO NJ RESIDENTS ONLY**: Any person who includes false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Transfer Authorization for Re  Yes, I have authorized an application to execute exchange Payments on my behalf. This properties and only to individual purposes. This power is not available. Your signature and the Regyour heirs and the legal representation and all lia Representative also agree to join any action taken by Nationwide.	d directed Nationwide to a mong the investment of sower is personal to the Reduals employed or undertilable for use by any personal to the Registered Representatives significant of the Registered Representatives of your estates bility in reliance on instructly and severally indemnificant or some personal properties.	ptions available under na degistered Representative control of the Register on or organization provide presentative to act on ignature at the end of this and your successors in ctions given under the afty Nationwide for and agreementative to act on a figure of the successors in the successor in th	ny Contract and/or to all e, but may be delegated ered Representative for iding any type of market your behalf at any time is application represents interest or assigns to r uthority described above	ocate any future Purchase by written notification to administrative/processing t-timing advice or service. by written notification to agreement for yourselves, elease and hold harmless e. You and the Registered
No: I elect not to allow my F	Registered Representative	to have transfer authoriz	ation.	_
CONTRACT OWNER SIGNA	ATURES .			
State In Which The Application	Is Signed [ Anystate	]		
Yes No Do you have exi	sting life insurance or ann	uity contracts?		
☐ Yes ⊠ No Will the applied	•	•	xisting life insurance or a	annuity contracts?
My signature below represents indication of an illness which i			ct has not been diagnos	ed with or had any
By signing and dating this a information outlined above is contract payments or values u dollar amount. In purchasing the interests of an institutional	true and correct; (2) I nder the variable annuit this annuity, I agree and	have read and under y provisions of the Cor	stand the prospectus; ntract are variable and	and (3) I understand tha not guaranteed as to fixed
Contract Owner John A. D	oe 9/1/2011	Joint Owner	Jane B. Doe	9/1/2011
(Signature			(Signature)	(Date)
PRIMARY REGISTERED RI			o applicant?	
Yes No Are you aware o	or any existing annuities of	r insurance owned by the	e applicant?	
Yes No Will the applied	for Contract replace, disco	ontinue or change any ex	xisting life insurance or a	annuity contracts?
Registered Representative <sup>1</sup> :	Thomas A. Moore (Signature)	9/1/2011 (Date)	Firm Name:	ABC Producer
Print Reg. Rep. Name:Thon	nas A. Moore	Phone No.	.: ( 555 ) 555-	0505
Address: 444 A	Anystreet			
	ity, Anystate 12345-6789	<u> </u>		

VAA-0125AO.1 3 (Standard) (09/2011)

<sup>&</sup>lt;sup>1</sup>Registered Representatives are Insurance Agents.

ADDITIONAL REGIS	TERED REPRESENTATIVE INF	FORMATION	<del></del> -				
☐ Yes ☒ No Are yo	☐ Yes ☐ No Are you aware of any existing annuities or insurance owned by the applicant?						
☐ Yes ⊠ No Will th	e applied for Contract replace, disco	ontinue or change any exist	ting life insurance or annuity contracts?				
Registered Representative: Thomas A. Moore 09/01/2011 Firm Name: ABC Brokerage (Signature) (Date)							
Print Reg. Rep. Name: Phone No.: ( 555 ) 555-0505							
Address:	444 Anystreet Anycity, Anystate 12345-6789						

## Remarks

VAA-0125AO.1 4 (Standard) (09/2011)

#### NATIONWIDE LIFE INSURANCE COMPANY

**Application** 

[P.O. Box 1234, Columbus, OH 43215-1234] [1-800-321-9332]

[Individual Flexible Purchase Payment Variable Deferred Annuity]

Please verify that the information is correct and carefully read and sign where indicated.

[DC, IA, IL, MA, NH, NJ, NV, and WA:] The Federal Defense of Marriage Act states that neither civil union partners, domestic partners, nor same gender married couples are considered married under federal law. Therefore the favorable tax treatment provided by federal tax law to a surviving spouse is NOT available to a surviving civil union partner, surviving domestic partner, or the surviving spouse of a same gender married couple. For information regarding federal tax laws please consult a tax advisor.

#### CONTRACT INFORMATION

**Product Name:** [Nationwide Destination B]

[Source of Initial Purchase Payment: [Wire, Check ,IRA]] **Initial Purchase Payment:** [\$5,000]

**Contract Owner Information** 

[Name: John A. Doe Address: 1234 Any Street Anyplace, Anystate 12345-6789

SSN: 123-45-6789 Birth Date: January 1, 1965

Gender: Male]

**Joint Owner Information** Name: Jane B. Doe

Address: 1234 Any Street Anyplace, Anystate 12345-6789

SSN: 987-65-4321 Birth Date:June 1, 1965 Female Gender:

Contingent Owner Information Name: Julie B. Doe

Address:

1234 Any Street Anyplace, Anystate 12345-6789 SSN: 987-65-4321

Birth Date:June 1, 1965 Gender: Female

Beneficiaries

Name SSN Birth Date [Cam A. Doe] [123-45-6789] [January 1, 2000] [Cayla B. Doe] [987-65-4321] [November 1, 2005]

[May 11, 1989] [Asia B. Doe] [654-12-3789]

**Contract Options Elected** 

[Standard Death Benefit Beneficiary Protector II 3% Extra Value

5-Year CDSC]

### **Initial Purchase Payment Allocation**

Please note: The underlying investment options listed on this application are only available in variable annuity insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly.

25% **GVIT EMERGING MARKETS** JP MORGAN GVIT BALANCED I 25% FID VIP OVERSEAS PORT SC 25% 25% AM CEN VIP VALUE I

**Annuitant Information** 

Name: John A. Doe Address: 1234 Any Street Anyplace, Anystate 12345-6789

[Non-Qualified]

SSN: 123-45-6789 Birth Date: January 1, 1965

Gender: Male]

**Co-Annuitant Information** 

Name: Jane B. Doe

Address: 1234 Any Street Anyplace, Anystate 12345-6789

SSN: 987-65-4321 Birth Date:June 1, 1965 Gender: Female

Contingent Annuitant Information

Name: Julie B. Doe

Address: 1234 Any Street Anyplace, Anystate 12345-6789

SSN: 987-65-4321 Birth Date:June 1, 1965 Gender: Female

Primary or	<u>Percentage</u>	Relationship to
Contingent	Allocation	<b>Annuitant</b>
[Primary]	[50%]	[Brother]
[Primary]	[50%]	[Sister]
[Contingent]	[100%]	[Sister]

### Administrative Services [None]

Asset Rebalancing – Only the variable portion of the allocations will be rebalanced.
Frequency: [ Monthly] [ Quarterly] [ Semi-Annually] [ Annually]
<u> </u>
Dollar Cost Averaging (DCA) – DCA Program Elected:
[ 6-month Enhanced]
[ 12-month Enhanced]
[ Interest Averaging Monthly]
[ Standard Fixed Account Monthly: Dollar Amount \$ [ ] ]

#### **Disclosures**

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### NOTICE TO ND, SC AND SD RESIDENTS ONLY:

Annuity payments, death benefits, surrender values, and other Contract values provided by this Contract, when based on the investment experience of a separate account, or when subject to a Market Value Adjustment are variable, may increase or decrease in accordance with the fluctuations in the net investment factor or application of a Market Value Adjustment, as applicable, and are not guaranteed as to fixeddollar amount, unless otherwise specified. A Market Value Adjustment may be assessed on any Guaranteed Term Options that have not matured just prior to Annuitization and would be in addition to the scheduled surrender penalty charge. Additionally, any benefits, values or payments based on performance of the underlying investment options may vary and are NOT guaranteed by Nationwide Life Insurance Company, any other insurance company, by the U.S. Government, or any State Government. They are NOT federally insured by the FDIC, the Federal Reserve Board or any agency Federal or State.

NOTICE TO AR, CO, KY, ME, NM, AND TN RESIDENTS ONLY: Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.

NOTICE TO MD RESIDENTS ONLY: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO DC RESIDENTS ONLY: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

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<u>Notice to MA Residents Only:</u> You must complete the application approved for use in Massachusetts and you must be issued a Massachusetts approved contract.

Notice to PR Residents Only: Any person who knowingly, or with the intention to defraud, includes false information in an application for insurance, or files, assists or abets in the filing of a fraudulent claim to obtain payment for a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony. If found guilty, said person shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If extenuating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

**NOTICE TO NJ RESIDENTS ONLY:** Any person who includes false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

CONTRACT OWNER SIGNATURES  State In Which The Application Is Signed [ Anystate ]    Yes	Transfer Authorization for Registered Representative  Yes, I have authorized and directed Nationwide to accept instruapplication to execute exchanges among the investment options available Payments on my behalf. This power is personal to the Registered Representationwide and only to individuals employed or under control of the purposes. This power is not available for use by any person or organizate Nationwide may revoke the authority of the Registered Representative to you. Your signature and the Registered Representatives signature at the eyour heirs and the legal representatives of your estates and your succeen Nationwide from any and all liability in reliance on instructions given und Representative also agree to jointly and severally indemnify Nationwide from any action taken by Nationwide in reliance of such instructions.	e under my Contract and/or to allocate any future Purchase esentative, but may be delegated by written notification to e Registered Representative for administrative/processing ion providing any type of market-timing advice or service. To act on your behalf at any time by written notification to end of this application represents agreement for yourselves, essors in interest or assigns to release and hold harmless der the authority described above. You and the Registered
State In Which The Application Is Signed [ Anystate ]    Yes   No Do you have existing life insurance or annuity contracts?    Yes   No Will the applied for Contract replace discontinue or change any existing life insurance or annuity contracts?  My signature below represents that the annuitant I am naming to this contract has not been diagnosed with or had any indication of an illness which is expected to result in death within 12 months.  By signing and dating this application, I am confirming the following: (1) to the best of my knowledge and belief the information outlined above is true and correct; (2) I have read and understand the prospectus; and (3) I understand that contract payments or values under the variable annuity provisions of the Contract are variable and not guaranteed as to fixed dollar amount. (4) Allocations to the Guaranteed Term Options of the Multiple Maturity Account may be subject to a Market Value Adjustment if transferred, surrendered or annuitized prior to the maturity date. Not available in MD and WA. In purchasing this annuity, I agree and acknowledge that I am not an institutional investor nor do I represent the interest of an institutional investor.  Contract Owner   John A. Doe   9/1/2011   Joint Owner   Jane B. Doe   9/1/2011   (Signature) (Date)    PRIMARY REGISTERED REPRESENTATIVE INFORMATION   Yes   No Are you aware of any existing annuities or insurance owned by the applicant?   (Date)    PRIMARY REGISTERED REPRESENTATIVE INFORMATION   Firm Name: ABC Producer   (Signature)   (Date)    Print Reg. Rep. Name:   Thomas A. Moore   9/1/2011   Firm Name: ABC Producer   (Signature)   (Date)	No: I elect not to allow my Registered Representative to have transfer	authorization.
Yes   No Do you have existing life insurance or annuity contracts?   Yes   No Will the applied for Contract replace discontinue or change any existing life insurance or annuity contracts?   Yes   No Will the applied for Contract replace discontinue or change any existing life insurance or annuity contracts?   My signature below represents that the annuitant I am naming to this contract has not been diagnosed with or had any indication of an illness which is expected to result in death within 12 months.  By signing and dating this application, I am confirming the following: (1) to the best of my knowledge and belief the information outlined above is true and correct; (2) I have read and understand the prospectus; and (3) I understand that contract payments or values under the variable annuity provisions of the Contract are variable and not guaranteed as to fixed dollar amount. (4) Allocations to the Guaranteed Term Options of the Multiple Maturity Account may be subject to a Market Value Adjustment if transferred, surrendered or annuitized prior to the maturity date. Not available in MD and WA. In purchasing this annuity, I agree and acknowledge that I am not an institutional investor nor do I represent the interests of an institutional investor.  Contract Owner	CONTRACT OWNER SIGNATURES	<u> </u>
	State In Which The Application Is Signed [ Anystate ]	
My signature below represents that the annuitant I am naming to this contract has not been diagnosed with or had any indication of an illness which is expected to result in death within 12 months.  By signing and dating this application, I am confirming the following: (1) to the best of my knowledge and belief the information outlined above is true and correct; (2) I have read and understand the prospectus; and (3) I understand that contract payments or values under the variable annuity provisions of the Contract are variable and not guaranteed as to fixed dollar amount. (4) Allocations to the Guaranteed Term Options of the Multiple Maturity Account may be subject to a Market Value Adjustment if transferred, surrendered or annuitized prior to the maturity date. Not available in MD and WA. In purchasing this annuity, I agree and acknowledge that I am not an institutional investor nor do I represent the interests of an institutional investor.  Contract Owner John A. Doe 9/1/2011 Joint Owner Jane B. Doe 9/1/2011 (Signature) (Date)  PRIMARY REGISTERED REPRESENTATIVE INFORMATION  Tyes No Are you aware of any existing annuities or insurance owned by the applicant?  Yes No Will the applied for Contract replace, discontinue or change any existing life insurance or annuity contracts?  Registered Representative Thomas A. Moore 9/1/2011 Firm Name: ABC Producer  (Signature) (Date)  Print Reg. Rep. Name: Thomas A. Moore Phone No.: (555) 555-0505	☐ Yes ☒ No Do you have existing life insurance or annuity contracts?	
indication of an illness which is expected to result in death within 12 months.  By signing and dating this application, I am confirming the following: (1) to the best of my knowledge and belief the information outlined above is true and correct; (2) I have read and understand the prospectus; and (3) I understand that contract payments or values under the variable annuity provisions of the Contract are variable and not guaranteed as to fixed dollar amount. (4) Allocations to the Guaranteed Term Options of the Multiple Maturity Account may be subject to a Market Value Adjustment if transferred, surrendered or annuitized prior to the maturity date. Not available in MD and WA. In purchasing this annuity, I agree and acknowledge that I am not an institutional investor nor do I represent the interests of an institutional investor.  Contract Owner	Yes No Will the applied for Contract replace discontinue or chang	ge any existing life insurance or annuity contracts?
(Signature) (Date) (Signature) (Date)  PRIMARY REGISTERED REPRESENTATIVE INFORMATION  □ Yes □ No Are you aware of any existing annuities or insurance owned by the applicant? □ Yes □ No Will the applied for Contract replace, discontinue or change any existing life insurance or annuity contracts?  Registered Representative¹: Thomas A. Moore 9/1/2011 Firm Name: ABC Producer (Signature) (Date)  Print Reg. Rep. Name: Thomas A. Moore Phone No.: (555) 555-0505  Address: 444 Anystreet	indication of an illness which is expected to result in death within 12 m By signing and dating this application, I am confirming the follow	months.  Dowing: (1) to the best of my knowledge and belief the
PRIMARY REGISTERED REPRESENTATIVE INFORMATION  ☐ Yes ☐ No Are you aware of any existing annuities or insurance owned by the applicant?  ☐ Yes ☐ No Will the applied for Contract replace, discontinue or change any existing life insurance or annuity contracts?  Registered Representative¹:	contract payments or values under the variable annuity provisions of dollar amount. (4) Allocations to the Guaranteed Term Options of the Majustment if transferred, surrendered or annuitized prior to the maturity d	f the Contract are variable and not guaranteed as to fixed Multiple Maturity Account may be subject to a Market Value late. Not available in MD and WA. In purchasing this annuity,
☐ Yes       No Are you aware of any existing annuities or insurance owned by the applicant?         ☐ Yes       No Will the applied for Contract replace, discontinue or change any existing life insurance or annuity contracts?         Registered Representative¹:       Thomas A. Moore       9/1/2011       Firm Name: ABC Producer         (Signature)       (Date)    Print Reg. Rep. Name: Thomas A. Moore Phone No.: ( 555 ) 555-0505 Address: 444 Anystreet	contract payments or values under the variable annuity provisions of dollar amount. (4) Allocations to the Guaranteed Term Options of the Majustment if transferred, surrendered or annuitized prior to the maturity of I agree and acknowledge that I am not an institutional investor nor do I reproduct the Contract Owner John A. Doe 9/1/2011 Joint Owner	f the Contract are variable and not guaranteed as to fixed Multiple Maturity Account may be subject to a Market Value date. Not available in MD and WA. In purchasing this annuity, esent the interests of an institutional investor.  er
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Registered Representative <sup>1</sup> : Thomas A. Moore 9/1/2011 Firm Name: ABC Producer (Signature) (Date)  Print Reg. Rep. Name: Thomas A. Moore Phone No.: (555) 555-0505  Address: 444 Anystreet	contract payments or values under the variable annuity provisions of dollar amount. (4) Allocations to the Guaranteed Term Options of the Madjustment if transferred, surrendered or annuitized prior to the maturity of I agree and acknowledge that I am not an institutional investor nor do I representation of the Madjustment of transferred, surrendered or annuitized prior to the maturity of I agree and acknowledge that I am not an institutional investor nor do I representation of the Madjustment of the Ma	f the Contract are variable and not guaranteed as to fixed Multiple Maturity Account may be subject to a Market Value date. Not available in MD and WA. In purchasing this annuity, esent the interests of an institutional investor.  er
Registered Representative <sup>1</sup> : Thomas A. Moore 9/1/2011 Firm Name: ABC Producer (Signature) (Date)  Print Reg. Rep. Name: Thomas A. Moore Phone No.: (555) 555-0505  Address: 444 Anystreet	contract payments or values under the variable annuity provisions of dollar amount. (4) Allocations to the Guaranteed Term Options of the M Adjustment if transferred, surrendered or annuitized prior to the maturity of I agree and acknowledge that I am not an institutional investor nor do I representation (Signature) (Date)  PRIMARY REGISTERED REPRESENTATIVE INFORMATION	f the Contract are variable and not guaranteed as to fixed Multiple Maturity Account may be subject to a Market Value late. Not available in MD and WA. In purchasing this annuity, esent the interests of an institutional investor.  er     Jane B. Doe
Address: 444 Anystreet	contract payments or values under the variable annuity provisions of dollar amount. (4) Allocations to the Guaranteed Term Options of the M Adjustment if transferred, surrendered or annuitized prior to the maturity of I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I representation of the M I agree and acknowledge that I am not an institutional investor nor do I represent	f the Contract are variable and not guaranteed as to fixed Multiple Maturity Account may be subject to a Market Value late. Not available in MD and WA. In purchasing this annuity, esent the interests of an institutional investor.  er     Jane B. Doe
	contract payments or values under the variable annuity provisions of dollar amount. (4) Allocations to the Guaranteed Term Options of the Madjustment if transferred, surrendered or annuitized prior to the maturity of I agree and acknowledge that I am not an institutional investor nor do I representative    Contract Owner    John A. Doe  9/1/2011  Joint Owner   (Signature)  (Date)  PRIMARY REGISTERED REPRESENTATIVE INFORMATION  Yes  No Are you aware of any existing annuities or insurance owner   Yes  No Will the applied for Contract replace, discontinue or change   Registered Representative!:   Thomas A. Moore  9/1/2011	f the Contract are variable and not guaranteed as to fixed Multiple Maturity Account may be subject to a Market Value late. Not available in MD and WA. In purchasing this annuity, esent the interests of an institutional investor.  er     Jane B. Doe
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	contract payments or values under the variable annuity provisions of dollar amount. (4) Allocations to the Guaranteed Term Options of the Madjustment if transferred, surrendered or annuitized prior to the maturity of I agree and acknowledge that I am not an institutional investor nor do I representative Option (Signature)  PRIMARY REGISTERED REPRESENTATIVE INFORMATION  Yes No Are you aware of any existing annuities or insurance owned No Will the applied for Contract replace, discontinue or change Registered Representative (Signature)  Registered Representative (Signature)  Print Reg. Rep. Name: Thomas A. Moore Print Reg. Rep. Name: Print Reg. Reg. Name: Print Reg. Reg. Name: Print Reg. Rep. Name: Print Reg. Reg. Reg. Name: Print Reg. Reg. Reg. Name: Print Reg. Reg. Reg. Reg. Reg. Reg. Reg. Reg.	f the Contract are variable and not guaranteed as to fixed Multiple Maturity Account may be subject to a Market Value date. Not available in MD and WA. In purchasing this annuity, esent the interests of an institutional investor.  er     Jane B. Doe

VAA-0136AO 3 (Standard) (09/2011)

<sup>&</sup>lt;sup>1</sup>Registered Representatives are Insurance Agents.

ADDITIONAL REGIS	TERED REPRESENTATIVE INF	FORMATION	<del></del> -				
☐ Yes ☒ No Are yo	☐ Yes ☐ No Are you aware of any existing annuities or insurance owned by the applicant?						
☐ Yes ⊠ No Will th	e applied for Contract replace, disco	ontinue or change any exist	ting life insurance or annuity contracts?				
Registered Representative: Thomas A. Moore 09/01/2011 Firm Name: ABC Brokerage (Signature) (Date)							
Print Reg. Rep. Name: Phone No.: ( 555 ) 555-0505							
Address:	444 Anystreet Anycity, Anystate 12345-6789						

# Remarks

VAA-0136AO 4 (Standard) (09/2011)

Company Tracking Number: VAA-0125AO.1

TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium

Product Name: Informational Filing - Order Entry Filing 2011

Project Name/Number:

## **Supporting Document Schedules**

Item Status: Status

Date:

Bypassed - Item: Flesch Certification

Bypass Reason: This is an applications filing submission is for use with variable annuities, therefore Flesch

Certification is not needed.

Comments:

Item Status: Status

Date:

Bypassed - Item: Application

Bypass Reason: The form is attached under Form Schedule tab.

**Comments:** 

Item Status: Status

Date:

Bypassed - Item: Life & Annuity - Acturial Memo

**Bypass Reason:** This is an applications only filing, therefore the Actuarial Memo is not applicable.

**Comments:**